Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-125708075 State: ArkansasLH TOI: MS05G Group Medicare Supplement - SERFF Status: Closed State Tr Num: 39404

Standard Plans

Sub-TOI: MS05G.001 Plan A Co Tr Num: PMMBNOBRC08 State Status: Filed-Closed Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Bobbie Walton

Disposition Date: 07/03/2008

Date Submitted: 06/25/2008

Disposition Status: Filed

Implementation Date:

Group Market Type: Association

Deemer Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: PORTFOLIO MASTER BROCHURE Status of Filing in Domicile: Pending

Project Number: PMMBNOBRC08 Date Approved in Domicile: Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large

Overall Rate Impact:

Filing Status Changed: 07/03/2008
State Status Changed: 07/03/2008

Corresponding Filing Tracking Number:

Filing Description:

MEDICARE SUPPLEMENT ADVERISING MATERIAL

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

601 Office Center Dr. (267) 470-1519 [Phone] Fort Washington, PA 19034 (267) 470-1906[FAX]

Filing Company Information

United HealthCare Insurance Company CoCode: 79413 State of Domicile: Connecticut

450 Columbus Boulevard Group Code: 707 Company Type: Health

PO Box 150450

Hartford, CT 06115-0450 Group Name: State ID Number:

(215) 653-8046 ext. [Phone] FEIN Number: 36-2739571

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Filing Fees

Fee Required? Yes Fee Amount: \$25.00

Retaliatory? No

Fee Explanation: 25 PER COMPONENT, 2 COMPONENTS = \$50.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

United HealthCare Insurance Company \$50.00 06/25/2008 21083678

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/03/2008	07/03/2008

SERFF Tracking Number: UHLC-125708075 State: Arkansas

Filing Company: United HealthCare Insurance Company State Tracking Number: 39404

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Disposition

Disposition Date: 07/03/2008

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-125708075 State: Arkansas

Filing Company: United HealthCare Insurance Company State Tracking Number: 39404

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Item TypeItem NameItem StatusPublic AccessSupporting DocumentCOVER MEMOFiledNo

Form BROCHURE Filed No

Form BROCHURE AND BRC Filed No

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

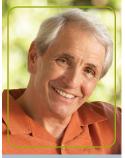
Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Form Schedule

Lead Form Number: PMMBNOBRC08

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
Filed	PMMBNO	BAdvertising BROCHURE	Initial			D0410_MB_A
	RC08					ARP_NoBRC
						_v9g_SA.PDF
Filed	PMMBO8/	PAdvertising BROCHURE AND	Initial			D0410_MB_A
	MMBBRC) BRC				ARP_v9g_SA
	8					.PDF











Whatever your Medicare needs, we can help you choose the solution that's right for you.

Learn more about your Medicare choices.

When it comes to choosing your Medicare coverage, deciding on the right plan can sometimes seem difficult. The good news is that you can get help choosing a solution that's just right for you. And looking over this information will get you off to a good start.

For over 20 years, UnitedHealthcare Insurance Company and its affiliates have provided Medicare plans for people age 65 or older, as well as younger individuals with certain disabilities.

Today, UnitedHealthcare offers a wide range of plans for all types of needs and budgets. We also have the privilege of serving the one in five Medicare beneficiaries who are enrolled in one of our plans. These include AARP®-branded Medicare Plans, SecureHorizons® Plans, and Evercare® Plans.

Chances are there's a plan for you, no matter what your situation:

- You're just now eligible for Medicare, due to age or disability, and making your first plan decision
- You're reconsidering your current coverage
- You have some retiree coverage and need a Medicare prescription drug or medical plan to round out your coverage
- You're on Medicaid and eligible for Medicare



Want more information?

Call UnitedHealthcare at 1-XXX-XXX-XXXX (TTY: 1-XXX-XXXX) 8:00 a.m. to 8:00 p.m. in your time zone to speak with a knowledgeable licensed health care specialist.

What you need to decide.

Your first decision, and probably your most important one, is whether you want Original Medicare (Parts A & B) directly from the government or Medicare Advantage (Part C) from a private insurance plan. Once you make this decision, you will have other things to consider. The chart below helps illustrate your choices.

Medicare Parts A & B

These are operated by the government and government subcontractors. Medicare pays fees for your care directly to the doctors and hospitals you visit (known as "fees for service"). There is a premium for Part B.

Medicare Advantage (Part C)

These plans are operated by private companies approved by Medicare. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals.

Part A helps with hospital costs.



Part D helps pay for prescription drugs through private companies as stand-alone plans approved by Medicare (page 4).

Medicare Supplement Insurance covers some out-of-pocket expenses in Parts A & B through private companies (page 5).



Part C plans combine hospital costs, doctor and outpatient care in one plan (page 6).



Part D coverage is available in Medicare Advantage Plans, either built in to most plans or as an add-on (page 4).



Optional add-ons

Additional benefits are often included, such as vision and hearing services (page 6).

Special health plans are available for people with qualifying health or financial needs. For more information, see pages 7 and 8.

2

I'm looking for a plan that helps me pay for my prescription drugs.



Have Medicare? If so, then you can get help paying for prescription drugs through a stand-alone Medicare Prescription Drug Plan (Part D). These plans are only offered by insurance companies, including UnitedHealthcare, and are approved by Medicare. When choosing, keep in mind what drugs you take, what pharmacies you go to, and what plans are available in your area, because costs and the covered drugs can vary from plan to plan. (The government wants everyone to have some sort of drug coverage as soon as they are eligible, and there may be penalties on premiums for late enrollments.)

If any of the following describe you, you may want to consider a stand-alone Medicare Prescription Drug Plan (Part D):

- Lam enrolled in Medicare Parts A & B
- I want to have insurance protection in case my drug needs change
- I have Medicare Supplemental Insurance and I want drug coverage

UnitedHealthcare offers the following national Medicare Prescription Drug Plans (Part D) that may meet your needs:





Call UnitedHealthcare for more information at

Another choice is to receive Part D drug coverage through some types of Medicare Advantage Plans (Part C on page 6).

I want a plan that can help me pay for some of the medical costs Medicare doesn't cover.







While Medicare Parts A & B cover many of your health care expenses, you're still responsible for some costs, e.g., up to 20% of the total costs not covered by Medicare Part B. To help pay for some of the expenses Medicare doesn't cover, many people purchase a Medicare Supplement Insurance Plan from a private insurance company. The plan can give you the assurance of knowing some or all of your out-of-pocket costs are covered, which could save you money.

You may want to consider a Medicare Supplement Insurance Plan if any of these describe you:

- I want to know that I'm covered for some of the out-of-pocket expenses not paid by Medicare
- I like having the freedom of going to doctors, specialists, or hospitals of my choice, without referrals, as long as they accept Medicare
- I travel and want to be covered when I see doctors and visit hospitals at home and throughout the U.S.

UnitedHealthcare offers the following Medicare **Supplement Insurance Plans that may meet your needs:**



United HealthCare

Call UnitedHealthcare for more information at 1-XXX-XXXX today. (TTY: 1-XXX-XXX-XXXX) Medicare Supplement nsurance Plans

I'd like a single plan that helps me with my medical and drug costs – with a few extras like vision care thrown in.









An alternative to receiving your Medicare Parts A & B from the government is to receive them through a private insurance plan called a **Medicare Advantage Plan (Part C)**.

These plans pay for doctor's visits, hospital costs, and may include extra benefits like vision, hearing, dental, and/or health and wellness programs. In many cases, Medicare Advantage Plans include prescription drug coverage, too. Some plans allow you to visit any Medicare-eligible provider, while others have a network of doctors and hospitals.

A Medicare Advantage Plan may be the right choice for you if any of these fit your description:

- I like the idea of having low monthly premiums (some plans may even offer a \$0 monthly premium)
- I want one plan that provides a variety of health care services

Note: You must continue to pay your Part B premium and your Part A premium, if you have one.

UnitedHealthcare offers the following Medicare Advantage Plans (Part C) that may meet your needs:





Call UnitedHealthcare for more information at 1-XXX-XXXX today. (TTY: 1-XXX-XXXX-XXXX)

I want a plan that helps me manage my long-term illness.









If you have a chronic illness such as diabetes or heart disease, you may benefit from a **Chronic Illness Special Needs Plan**. This is a type of Medicare Advantage Plan that focuses on offering members extra support to cope with complex health issues, including programs to help you stay healthier while lowering overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide your care.

If any of these apply to you, you may want to look into a Special Needs Plan:

- I have a specific long-term illness such as arthritis, asthma, CHF (Congestive Heart Failure), CVD (Cardiovascular Disease), COPD (Chronic Obstructive Pulmonary Disease), diabetes, hypertension, dementia, ESRD (End-Stage Renal Disease)
- I live in a nursing home (we offer Special Needs Plans designed for nursing home residents)

UnitedHealthcare offers this Special Needs Plan that could be right for you:



Call UnitedHealthcare for more information at 1-XXX-XXX-XXXX today. (TTY: 1-XXX-XXX-XXXX)

I want a plan that works with Medicaid to help me get more benefits at no extra cost.









A limited income doesn't have to mean limited benefits. If you have Medicare Parts A & B and are eligible for state Medicaid benefits (or "dual-eligible"), you may benefit from a **Dual Special Needs Plan**.

This is a type of Medicare Advantage Plan that offers members extra benefits and services (including prescription drugs) to help them stay healthier, while lowering their overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide coordinated and more personalized care.

If any of these describe your situation, you may be eligible for a Dual Special Needs Plan:

- I'm single and my yearly income is less than [\$15,000]
- We're a couple and our combined yearly income is less than [\$20,000]

UnitedHealthcare offers the following Dual Special Needs Plans that may meet your needs:



Call UnitedHealthcare for more information at 1-XXX-XXXX today. (TTY: 1-XXX-XXXX-XXXX)

<u>UnitedHealth Rx™ Plans</u>: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare, which contracts with the Federal government as a PDP sponsor.

<u>SecureHorizons® Medicare Advantage Plans, and Evercare® Medicare Advantage Plans</u>: These plans are offered by affiliates of UnitedHealthcare, Medicare Advantage Organizations with a Medicare contract.

Evercare® Medicaid Plans: Benefits may vary by county and plan. You must have Medicare Parts A and B, and must reside in the service area of the plan. Evercare® Medicare Advantage Plans are offered by United Healthcare Insurance Company and its affiliated companies, Medicare Advantage Organizations with a Medicare contract. Limitations, co-payments, and co-insurance may apply.

<u>AARP® MedicareRx Plans, AARP® Medicare Supplement Insurance Plans, and AARP® MedicareComplete® Plans / AARP® MedicareComplete® Rx Plans</u>

• <u>AARP® MedicareRx Plans</u>: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare. AARP® MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP is not the insurer. UnitedHealthcare contracts with the Federal government as a PDP sponsor.

AARP does not make prescription drug plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a prescription drug plan.

- AARP® Medicare Supplement Insurance Plans: AARP Health is a collection of health-related products, services, and insurance programs available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by United Healthcare Insurance Company, FortWashington, PA (United HealthCare Insurance Company of New York, Islandia, NY, for New York residents). Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. This is a solicitation of insurance. An agent may contact you. Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.
- AARP® MedicareComplete® Plans: These Plans are SecureHorizons® Medicare Advantage Plans insured or covered by an affiliate of UnitedHealthcare, an MA organization with a Medicare contract. AARP is not an insurer. UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. The AARP® MedicareComplete® Plans are available to all eligible Medicare beneficiaries, including both members and non-members of AARP. AARP and the AARP Logo are trademarks or registered trademarks of AARP. The SecureHorizons and MedicareComplete marks are trademarks or

registered trademarks of United Healthcare Alliance, LLC and its affiliates.

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse individual agents.

• Generally: The AARP® MedicareRx Plans, AARP® Medicare Supplement Insurance Plan, and AARP® MedicareComplete® and AARP® MedicareComplete® Rx Plans carry the AARP name. If you do not wish to receive communications about a specific UnitedHealthcare business such as that described above, please let us know by calling our Customer Care Associates at 1-XXX-XXX-XXXX (TTY: 1-XXX-XXXX), 24 hours a day, 7 days a week.

Notes

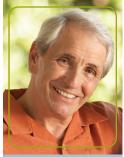


Medicare Advantage Plans Medicare Prescription Drug Plans Medicare Supplement Plans



Medicare Advantage Plans













Whatever your Medicare needs, we can help you choose the solution that's right for you.

Learn more about your Medicare choices.

When it comes to choosing your Medicare coverage, deciding on the right plan can sometimes seem difficult. The good news is that you can get help choosing a solution that's just right for you. And looking over this information will get you off to a good start.

For over 20 years, UnitedHealthcare Insurance Company and its affiliates have provided Medicare plans for people age 65 or older, as well as younger individuals with certain disabilities.

Today, UnitedHealthcare offers a wide range of plans for all types of needs and budgets. We also have the privilege of serving the one in five Medicare beneficiaries who are enrolled in one of our plans. These include AARP®-branded Medicare Plans, SecureHorizons® Plans, AmeriChoice® Plans, and Evercare® Plans.

Chances are there's a plan for you, no matter what your situation:

- You're just now eligible for Medicare, due to age or disability, and making your first plan decision
- You're reconsidering your current coverage
- You have some retiree coverage and need a Medicare prescription drug or medical plan to round out your coverage
- You're on Medicaid and eligible for Medicare



Want more information?

Call UnitedHealthcare at 1-XXX-XXX-XXXX (TTY: 1-XXX-XXXXX) 8:00 a.m. to 8:00 p.m. in your time zone to speak with a knowledgeable licensed health care specialist.

What you need to decide.

Your first decision, and probably your most important one, is whether you want Original Medicare (Parts A & B) directly from the government or Medicare Advantage (Part C) from a private insurance plan. Once you make this decision, you will have other things to consider. The chart below helps illustrate your choices.

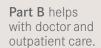
Medicare Parts A & B

These are operated by the government and government subcontractors. Medicare pays fees for your care directly to the doctors and hospitals you visit (known as "fees for service"). There is a premium for Part B.

Medicare Advantage (Part C)

These plans are operated by private companies approved by Medicare. Medicare pays a fixed fee to the plan for your care, and then the plan directly pays the doctors and hospitals.

Part A helps with hospital costs.



Part D helps pay for prescription drugs through private companies as stand-alone plans approved by Medicare (page 4).

Medicare Supplement Insurance covers some out-of-pocket expenses in Parts A & B through private companies (page 5).



Part C plans combine hospital costs, doctor and outpatient care in one plan (page 6).



Part D coverage is available in Medicare Advantage Plans, either built in to most plans or as an add-on (page 4).



Additional benefits are often included, such as vision and hearing services (page 6).

Special health plans are available for people with qualifying health or financial needs. For more information, see pages 7 and 8.

2

I'm looking for a plan that helps me pay for my prescription drugs.



Have Medicare? If so, then you can get help paying for prescription drugs through a stand-alone **Medicare Prescription Drug Plan** (**Part D**). These plans are only offered by insurance companies, including UnitedHealthcare, and are approved by Medicare. When choosing, keep in mind what drugs you take, what pharmacies you go to, and what plans are available in your area, because costs and the covered drugs can vary from plan to plan. (The government wants everyone to have some sort of drug coverage as soon as they are eligible, and there may be penalties on premiums for late enrollments.)

If any of the following describe you, you may want to consider a stand-alone Medicare Prescription Drug Plan (Part D):

- Lam enrolled in Medicare Parts A & B
- I want to have insurance protection in case my drug needs change
- I have Medicare Supplemental Insurance and I want drug coverage

UnitedHealthcare offers the following national Medicare Prescription Drug Plans (Part D) that may meet your needs:





Call UnitedHealthcare for more information at 1-XXX-XXX-XXXX today. (TTY: 1-XXX-XXXXXXX)

Another choice is to receive Part D drug coverage through some types of Medicare Advantage Plans (Part C on page 6).

I want a plan that can help me pay for some of the medical costs Medicare doesn't cover.







While Medicare Parts A & B cover many of your health care expenses, you're still responsible for some costs, e.g., up to 20% of the total costs not covered by Medicare Part B. To help pay for some of the expenses Medicare doesn't cover, many people purchase a **Medicare Supplement Insurance Plan** from a private insurance company. The plan can give you the assurance of knowing some or all of your out-of-pocket costs are covered, which could save you money.

You may want to consider a Medicare Supplement Insurance Plan if any of these describe you:

- I want to know that I'm covered for some of the out-of-pocket expenses not paid by Medicare
- I like having the freedom of going to doctors, specialists, or hospitals of my choice, without referrals, as long as they accept Medicare
- I travel and want to be covered when I see doctors and visit hospitals at home and throughout the U.S.

UnitedHealthcare offers the following Medicare Supplement Insurance Plans that may meet your needs:



| Health | Medicare Si

Medicare Supplement Insuran
insured by United HealthCare
Insurance Company



Call UnitedHealthcare for more information at 1-XXX-XXXX today. (TTY: 1-XXX-XXXX-XXXX)

Medicare Supplement nsurance Plans

I'd like a single plan that helps me with my medical and drug costs – with a few extras like vision care thrown in.









An alternative to receiving your Medicare Parts A & B from the government is to receive them through a private insurance plan called a **Medicare Advantage Plan (Part C)**.

These plans pay for doctor's visits, hospital costs, and may include extra benefits like vision, hearing, dental, and/or health and wellness programs. In many cases, Medicare Advantage Plans include prescription drug coverage, too. Some plans allow you to visit any Medicare-eligible provider, while others have a network of doctors and hospitals.

A Medicare Advantage Plan may be the right choice for you if any of these fit your description:

- I like the idea of having low monthly premiums (some plans may even offer a \$0 monthly premium)
- I want one plan that provides a variety of health care services

Note: You must continue to pay your Part B premium and your Part A premium, if you have one.

UnitedHealthcare offers the following Medicare Advantage Plans (Part C) that may meet your needs:





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I want a plan that helps me manage my long-term illness.









If you have a chronic illness such as diabetes or heart disease, you may benefit from a **Chronic Illness Special Needs Plan**. This is a type of Medicare Advantage Plan that focuses on offering members extra support to cope with complex health issues, including programs to help you stay healthier while lowering overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide your care.

If any of these apply to you, you may want to look into a Special Needs Plan:

- I have a specific long-term illness such as arthritis, asthma, CHF (Congestive Heart Failure), CVD (Cardiovascular Disease), COPD (Chronic Obstructive Pulmonary Disease), diabetes, hypertension, dementia, ESRD (End-Stage Renal Disease)
- I live in a nursing home (we offer Special Needs Plans designed for nursing home residents)

UnitedHealthcare offers this Special Needs Plan that could be right for you:



Call UnitedHealthcare for more information at 1-XXX-XXX-XXXX today. (TTY: 1-XXX-XXX-XXXX)

I want a plan that works with Medicaid to help me get more benefits at no extra cost.









A limited income doesn't have to mean limited benefits. If you have Medicare Parts A & B and are eligible for state Medicaid benefits (or "dual-eligible"), you may benefit from a **Dual Special Needs Plan**.

This is a type of Medicare Advantage Plan that offers members extra benefits and services (including prescription drugs) to help them stay healthier, while lowering their overall costs. Each plan creates its own network of doctors and hospitals that will work together to provide coordinated and more personalized care.

If any of these describe your situation, you may be eligible for a Dual Special Needs Plan:

- I'm single and my yearly income is less than [\$15,000]
- We're a couple and our combined yearly income is less than [\$20,000]

UnitedHealthcare offers the following Dual Special Needs Plans that may meet your needs:





 <u>UnitedHealth Rx™ Plans</u>: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare, which contracts with the Federal government as a PDP sponsor.

SecureHorizons® Medicare Supplement Insurance Plans: The SecureHorizons® Medicare Supplement Insurance Plans are not connected to or endorsed by the U.S. Government or the federal Medicare program. SecureHorizons® Medicare Supplement Insurance Plans are underwritten by PacifiCare Life and Health Insurance Company and PacifiCare Life Assurance Company, part of the UnitedHealthcare family of companies. In some states, plans may be available to persons eligible for Medicare by reason of disability. This is a solicitation of insurance. An agent may contact you. Call to receive complete information including benefits, costs, eligibility requirements, exclusions, and limitations.

<u>SecureHorizons® Medicare Advantage Plans, Evercare® Medicare Advantage Plans, and AmeriChoice® Medicare Advantage Plans</u>: These plans are offered by affiliates of UnitedHealthcare, Medicare Advantage Organizations with a Medicare contract.

Evercare® Plans and AmeriChoice® Medicaid Plans: Benefits may vary by county and plan. You must have Medicare Parts A and B, and must reside in the service area of the plan. Evercare® Medicare Advantage Plans are offered by affiliates of UnitedHealthcare, Medicare Advantage Organizations with a Medicare contract.

AmeriChoice® operates and manages state-licensed health maintenance organizations, which are contracted by the federal government to offer Medicare Advantage benefits for the dually eligible Medicare and Medicaid special needs population. AmeriChoice® operates Medicare Advantage Special Needs Plans in select counties within the following states: Arizona, New York, New Jersey, Michigan, Wisconsin, and Tennessee. You must reside in the AmeriChoice® Plan's federally approved service area to obtain health care coverage. As part of obtaining such coverage, you will still be required to pay your Medicare Part B premium if not otherwise paid for under Medicaid. AmeriChoice® contracts with the federal government are renewed annually. Availability of coverage beyond the end of the current contract year is not guaranteed.

<u>AARP® MedicareRx Plans, AARP® Medicare Supplement Insurance Plans, and AARP® MedicareComplete® Plans / AARP® MedicareComplete® Rx Plans</u>

 <u>AARP® MedicareRx Plans</u>: These Medicare Prescription Drug Plans (PDPs) are insured by an affiliate of UnitedHealthcare. AARP® MedicareRx Plans carry the AARP name, and UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP is not the insurer. UnitedHealthcare contracts with the Federal government as a PDP sponsor.

AARP does not make prescription drug plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a prescription drug plan.

- AARP® Medicare Supplement Insurance Plans: AARP Health is a collection of health-related products, services, and insurance programs available through AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members. AARP Medicare Supplement Insurance Plans are insured by United Healthcare Insurance Company, Fort Washington, PA (United Health Care Insurance Company of New York, Islandia, NY, for New York residents). Not connected with or endorsed by the U.S. Government or the federal Medicare program. Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. This is a solicitation of insurance. An agent may contact you. Call to receive complete information, including benefits, costs, eligibility requirements, exclusions, and limitations.
- AARP® Medicare Complete® Plans: These Plans are Secure Horizons® Medicare Advantage Plans insured or covered by an affiliate of UnitedHealthcare, and MA organization with a Medicare contract. AARP is not an insurer. UnitedHealthcare pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. The AARP® MedicareComplete® Plans are available to all eligible Medicare beneficiaries, including both members and nonmembers of AARP. AARP and the AARP Logo are trademarks or registered trademarks of AARP. The SecureHorizons and MedicareComplete marks are trademarks or registered trademarks of United Healthcare Alliance, LLC and its affiliates.

AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.

AARP and its affiliates are not insurance agencies or carriers and do not employ or endorse individual agents.

• Generally: The AARP® MedicareRx Plans, AARP® Medicare Supplement Insurance Plan, and AARP® MedicareComplete® and AARP® MedicareComplete® Rx Plans carry the AARP name. If you do not wish to receive communications about a specific UnitedHealthcare business such as that described above, please let us know by calling our Customer Care Associates at 1-XXX-XXX-XXXX (TTY: 1-XXX-XXXX), 24 hours a day, 7 days a week.

✓ Yes, I'd like more information about UnitedHealthcare Medicare plans.					
Do you have Medicar	e Parts A & B coverage?	☐ Yes	□ No		
Please have a UnitedHealthcare licensed health care specialist contact me regarding the following plan options:					
Medicare Prescription Drug Plans (Part D)					
Medicare Supplement Insurance Plans					
Medicare Advantage Plans (Part C)					
Special Needs Plans					
▼ Fold this card here and seal before mailing. ▼					
FIRST NAME	LAST NAME				
ADDRESS					
CITY					
STATE	ZIP CODE				
PHONE NUMBER					
E-MAIL (OPTIONAL)					

Return this card or call 1-XXX-XXXX (TTY 1-XXX-XXXXXX) 8:00 a.m. to 8:00 p.m. in your time zone today to speak with a UnitedHealthcare specialist. A Sales Representative may contact you about Medicare plans from UnitedHealthcare.

OVEX08MP3069841 000



from UnitedHealthcare

Medicare Advantage Plans Medicare Prescription Drug Plans Medicare Supplement Plans



Medicare Advantage Plans Medicare Supplement Plans



Special Needs Plans



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UNITED HEALTHCARE INSURANCE COMPANY PO BOX 219359 KANSAS CITY, MO 64121-9359 SERFF Tracking Number: UHLC-125708075 State: Arkansas

Filing Company: United HealthCare Insurance Company State Tracking Number: 39404

Company Tracking Number: PMMBNOBRC08

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A

Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: PMMBNOBRC08

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Plans

Product Name: MEDICARE SUPPLEMENT

Project Name/Number: PORTFOLIO MASTER BROCHURE/PMMBNOBRC08

Supporting Document Schedules

Review Status:

Satisfied -Name: COVER MEMO Filed 07/03/2008

Comments:

Attachment:

AR CENSUS BROCHURE LTR.pdf



UnitedHealth Group P.O. Box 130 Montgomeryville PA 18936

June 25, 2008

Julie Benafield Bowman Commissioner Arkansas Insurance Department 1200 West Third Street Little Rock, Arkansas 72201-1904

RE: United Healthcare Insurance Company

AARP Medicare Supplement Advertising Material

Product Portfolio Brochure NAIC No: 0707-79413

File No: PMMBNOBRC08 (PLEASE USE THIS NUMBER IN ALL CORRESPONDENCE)

Dear Sir:

We enclose for your information and review, proof copies of an invitation to inquire advertisement for use in connection with the AARP Medicare Supplement Insurance plans. This advertisement is new and does not replace any material previously submitted to the Department.

Please note that content specific to the AARP Medicare Supplement plans is located on Page 5 and disclosure information appears on Page 10. Since this brochure contains information on federally regulated products underwritten by United HealthCare, this brochure has also been filed with CMS for approval.

We trust the enclosed forms are in order and look forward to your prompt acknowledgement of this filing. If you have any further questions, you can contact me at 267-470-1519. If you prefer, you may also send a facsimile to me at Fax: 267-470-1908 or send an email to Susan_J_Cipollo@uhc.com. Thank you for your assistance.

Sincerely,

Susan J. Cipollo

Director, Marketing Compliance

Sucan J. Cipollo

SJC:blw Enclosures

ARKANSAS LIST OF ENCLOSURES MEDICARE SUPPLEMENT PORTFOLIO MASTER BROCHURE 2008

PMMBNOBRC08 PMMB08/PMMBBRC08 Portfolio Master Brochure - No BRC Portfolio Master Brochure with BRC